

**Information to identify the case:**

Debtor 1	Mark J. Dippel	Social Security number or ITIN xxx-xx-5783
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-33082-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark J. Dippel

3/20/25

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mark J. Dippel  
Debtor

Case No. 19-33082-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 20, 2025

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:**

Recip ID	Recipient Name and Address
db	+ Mark J. Dippel, 61 Edstan Drive, Moonachie, NJ 07074-1238
cr	Ford Motor Credit Company LLC Department, AIS Portfolio Services LLC, 4151 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118
518614958	+ DIVERSIFIED CONSULTANTS, INC., ATTN: BANKRUPTCY, PO BOX 679543, DALLAS, TX 75267-9543
518614964	+ Ford Motor Credit, ATTN: Morgan, Bornstein & Morgan, 1236 Brace Rd Unit K, Cherry Hill, NJ 08034-3229
518614965	+ Ford Motor Credit Company LLC, ATTN: Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
518614967	+ Hackensack Neurology Group, 211 Essex Street Suite 202, Hackensack, NJ 07601-3245
518614976	+ LTD Financial Services, LP, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000
518614969	+ Lake City Credit, Primary Recovery Department, PO Box 1866, Lake Dallas, TX 75065-1866
518614981	+ MTA BRIDGES AND TUNNELS, PO BOX 15187, Albany, NY 12212-5187
518614980	+ MTA Bridges and Tunnels, ATTN: Transworld Systems Inc, PO Box 15110, Wilmington, DE 19850-5110
518614978	+ Medwell, LLC, 33 Central Ave., Midland Park, NJ 07432-1401
518614982	+ Neurological Associates NJ, PO BOX 21353, New York, NY 10087-1353
518731736	New Jersey Manufacturers, Insurance Co., 302 Sullivan Way, W. Trenton, NJ 08628
518614985	+ North Jersey Manufacturers Insurance Co, ATTN: Law Offices of Ann Debellis, 301 Sullivan Way, Trenton, NJ 08628-3496
518614986	+ PAM, LLC -New Jersey E-Pass, PO box 1642, Milwaukee, WI 53201-1642
518614989	+ US ASSET MANAGEMENT INC/Verizon, ATTN EOS CCA, PO BOX 981008, Boston, MA 02298-1008

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 20 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 20 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: EBNBKNOT@ford.com	Mar 20 2025 20:46:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
cr	+ EDI: MERCEDES	Mar 21 2025 00:29:00	Mercedes-Benz Financial Services USA LLC, P.O. Box 961245, Ft. Worth, TX 76161-0244
518614954	+ EDI: GMACFS.COM	Mar 21 2025 00:29:00	ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
518631421	Email/Text: notices@bkservicing.com	Mar 20 2025 20:44:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
518614955	+ EDI: CAPITALONE.COM	Mar 21 2025 00:29:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518614956	+ EDI: CAPONEAUTO.COM	Mar 21 2025 00:29:00	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

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518614957	+ EDI: CCS.COM	Mar 21 2025 00:29:00	CREDIT COLLECTION SERVICES, ATTN: BANKRUPTCY, 725 CANTON ST, NORWOOD, MA 02062-2679
518632967	+ EDI: AIS.COM	Mar 21 2025 00:29:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518614960	+ EDI: AMINFOFP.COM	Mar 21 2025 00:29:00	FIRST PREMIER BANK, ATTN: BANKRUPTCY, PO BOX 5524, SIOUX FALLS, SD 57117-5524
518614962	Email/Text: BNSFS@capitalsvcs.com	Mar 20 2025 20:44:00	FIRST SAVINGS CREDIT CARD, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 5019, SIOUX FALLS, SD 57117
518962919	Email/Text: EBNBKNOT@ford.com	Mar 20 2025 20:46:00	Ford Motor Credit Company, LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
518614963	Email/Text: crdept@na.firstsource.com	Mar 20 2025 20:46:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, Buffalo, NY 14228
518720820	+ EDI: AISACG.COM	Mar 21 2025 00:29:00	Ford Motor Credit Company LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520216694	+ EDI: AISACG.COM	Mar 21 2025 00:29:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518614966	+ EDI: PHINGENESIS	Mar 21 2025 00:29:00	GENESIS BC/CELTIC BANK, ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
518614968	+ Email/Text: info@payhcs.com	Mar 20 2025 20:46:00	HCS COLLECTIONS, 75 FRANKLIN TPKE, WALDWICK, NJ 07463-1831
518614959	EDI: BLUESTEM	Mar 21 2025 00:29:00	FINGERHUT, ATTN: BANKRUPTCY, PO BOX 1250, SAINT CLOUD, MN 56395
518646821	Email/Text: bk@lakecitycredit.com	Mar 20 2025 20:43:00	Lake City Credit, P.O. Box 1655, Lake Dallas, Tx 75065
518720906	^ MEBN	Mar 20 2025 20:42:20	LAKEVIEW LOAN SERVICING LLC, PO Box 840, Buffalo, NY 14240-0840
518614970	+ Email/Text: EBNBKNOT@ford.com	Mar 20 2025 20:46:00	LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000, OMAHA, NE 68154-8000
518614977	Email/Text: camanagement@mtb.com	Mar 20 2025 20:44:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
518614979	+ EDI: MERCEDES	Mar 21 2025 00:29:00	MERCEDES-BENZ FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPT, PO BOX 685, ROANOKE, TX 76262-0685
518614984	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 20 2025 20:43:00	NJ E-Z Pass, Violation Processing Ctr, POB 4971, Trenton, NJ 08650
518614983	Email/Text: signed.order@pfwattorneys.com	Mar 20 2025 20:43:00	New Century Financial Services, Inc., ATTN: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
518694803	+ EDI: JEFFERSONCAP.COM	Mar 21 2025 00:29:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518640153	+ EDI: LCIFULLSRV	Mar 21 2025 00:29:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
518614987	^ MEBN	Mar 20 2025 20:43:57	Tolls by Mail Payment Processing Center, PO BOX 15183, Albany, NY 12212-5183
518614988	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2025 20:46:00	Transworld System, Inc.-KGPort, PO Box 15273, Wilmington, DE 19850-5273

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518614991	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 20 2025 21:15:58	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
518709149	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 20 2025 21:04:30	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	BK SERVICING LLC, PO BOX 131265, ROSEVILLE MN 55113-0011, address filed with court:, Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
518614961	*+	FIRST PREMIER BANK, ATTN: BANKRUPTCY, PO BOX 5524, SIOUX FALLS, SD 57117-5524
518614971	*+	LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000, OMAHA, NE 68154-8000
518614972	*+	LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000, OMAHA, NE 68154-8000
518614973	*+	LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000, OMAHA, NE 68154-8000
518614974	*+	LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000, OMAHA, NE 68154-8000
518614975	*+	LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000, OMAHA, NE 68154-8000
518614990	*+	US ASSET MANAGEMENT INC/Verizon, ATTN EOS CCA, PO BOX 981008, Boston, MA 02298-1008

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
John R. Morton, Jr.	on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Russell L. Low	on behalf of Debtor Mark J. Dippel ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

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U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

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